

## ABSTRACT OF THE INVENTION

- A network communication electronic commerce system for the secure online purchase of goods and services from a plurality of merchant vendors by a plurality of buyer members comprising a buyer member processor for each buyer member to
- 5 selectively purchase goods and services upon a request to any of the merchant vendors through a debit account associated with a discrete e-mail address a merchant vendor processor for each merchant vendor to selectively provide such goods and services upon receipt of a purchase request and validation of the debit account balance of any buyer members and a purchase authorization processor to maintain
- 10 and validate the debit account of buyer members and to authorize payment to merchant vendors for goods and services purchased through the network communication electronic commerce system.